

cross-reference in the revision is slightly broader than the former cross-reference. The additional provisions contained in Title 19, Subtitle 5 of this article do not relate to coverage. No substantive change is intended.

In subsection (b)(3)(iv)1 and 2 and (4)(i) of this section, the references to an "individual" or "individuals" are substituted for the former references to a "person" or "persons" because only an individual is "of average intelligence" or is excluded from coverage as the driver of a motor vehicle.

In subsection (b)(3)(vii) of this section, the reference to a "final" determination is added to conform to subsection (d)(4) of this section.

In subsection (b)(3)(viii) of this section, the references to reasonable "attorney" fees for "representation" at a hearing are substituted for the former references to reasonable "counsel" fees for "services rendered to the insured in connection with" a hearing for brevity and consistency with subsection (f)(3)(ii) of this section and with terminology used in other revised articles. Similarly, in subsection (f)(3)(ii) of this section, the reference to "attorney" fees is substituted for "counsel" fees.

In subsections (b)(3)(vii) and (d)(4) of this section, the reference to an "authorized" premium is substituted for the former reference to a "lawful" premium for clarity.

In subsection (h) of this section, the phrase "to a proceeding under this section", which modifies "party", is added for clarity.

The Insurance Article Review Committee notes, for consideration by the General Assembly, that the provisions on delegation in subsection (g) of this section conflict with the general provisions on delegation of hearing authority in § 2-210(d) of this article.

Defined terms: "Commissioner" § 1-101

"Insurance" § 1-101

"Insurer" § 1-101

"Person" § 1-101

"Policy" § 1-101

"Premium" § 1-101

## 27-606. EXCLUSION OF NAMED DRIVER.

### (A) CANCELLATION, NONRENEWAL, OR PREMIUM INCREASE.

(1) THIS SUBSECTION APPLIES TO AN AUTOMOBILE LIABILITY INSURANCE POLICY ISSUED IN THE STATE TO A RESIDENT OF A HOUSEHOLD, UNDER WHICH MORE THAN ONE INDIVIDUAL IS INSURED.

(2) IF AN INSURER IS AUTHORIZED UNDER THIS ARTICLE TO CANCEL, NONRENEW, OR INCREASE THE PREMIUMS ON A POLICY OF AUTOMOBILE LIABILITY INSURANCE SUBJECT TO THIS SUBSECTION BECAUSE OF THE CLAIM EXPERIENCE OR DRIVING RECORD OF ONE OR MORE BUT LESS THAN ALL OF THE INDIVIDUALS INSURED UNDER THE POLICY, THE INSURER, INSTEAD OF CANCELLATION,